

Economic Implication of Banditry on Commercial Vehicle Riders in Kaduna State: A Case Study of Igabi Local Government Area

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Abstract

Banditry has now become a monster in Kaduna State and its environs. Its impact is not only limited to the educational and social lives but has also affected local economy especially of Commercial Vehicle Riders. This group experienced tremendous economic hardship because of the rising incidences of banditry. This study sought to examine the economic implication of banditry on Commercial Vehicle Riders in Kaduna State focusing on Igabi Local Government Area as its case study. Quantitative method of data gathering was employed and 100 questionnaires were randomly administered to the Four (4) categories of Commercial Vehicle

Riders namely; bus, taxi, Keke Napep and motorcycle riders and 88 were fully returned. Frequency distribution table was utilised in the presentation, analysis, and interpretation of data gotten from the participants. Frustration Aggression Theory was employed as a study's framework. The study discovered among other things that; there is strong relationship between banditry and commercial vehicle riding because the riders experienced many attacks on them by the bandits and their passengers, economic losses through reduced in their daily income were incurred and higher fuel expenses due to route diversions among others. The study recommended traveling in convoys, avoiding night

hour trips, and seeking the service of local and formal securities such as vigilantes, hunters, police and soldiers for escort, acquiring skills and support from government.

Keywords: Banditry, Commercial Vehicle, Economy, Hardship, Vehicle Riders.

Introduction

Historically, before the advent of modern commercial vehicles in Nigeria, many Nigerians relied on donkeys, horses, camels, and walking as means of transportation. However, advancements in technology has made it easier for people to move from one place to another using modern transport systems (Maiyadi, 2021). Today, various types of commercial vehicles including taxis, Keke Napep (tricycles), buses, and commercial motorcycles (popularly known as Okada) are widely used across towns, cities, and villages in Nigeria, including Kaduna State and specifically in Igabi Local Government Area (Abubakar, Obasi, & Mfe, 2021).

Commercial vehicles play a crucial role in easing the transportation of people from one destination to another. They also serve as a vital source of income for riders, enabling them to meet their daily needs without relying on government assistance. However, in several locations within Kaduna State, the dynamic

operations of armed bandits have instilled fear in both commercial vehicle riders and passengers. As a response, the state government has attempted to ban or restrict the use of commercial vehicles as part of efforts to curb banditry and improve security.

In Kaduna State, particularly in Igabi LGA, banditry has become a major threat to public safety, disrupting not only the security architecture of the region but also affecting various sectors including politics, education, religion, and social well-being. More critically, it has negatively impacted the local economy especially the livelihoods of commercial vehicle riders and has discouraged both local enterprise and foreign direct investment.

Several high-profile cases of banditry have contributed to the restriction of commercial vehicles in Kaduna. Notable incidents include the Greenfield University kidnapping in which nearly 20 students were abducted and a staff member killed, the Nigerian Defence Academy attack where military officer was kidnapped and killed, the mass abduction at the Federal College of Forestry, and the infamous Abuja–Kaduna train attack (Channels TV, 2022). Many of these attacks were executed using motorcycles and, in some cases, commercial vehicles. As a result, passengers have become increasingly reluctant to travel, further

compounding the economic hardship faced by commercial vehicle operators (Gadzama, 2018).

In Igabi LGA, most commercial vehicle riders depend solely on their work to support their families. The ongoing banditry has caused significant setbacks in their ability to provide basic needs such as food, shelter, education, and clothing for their dependents. Many of them now struggle to meet daily necessities due to reduced income and heightened operational risks.

Given the above realities, this study seeks to examine the economic implications of banditry on commercial vehicle riders in Kaduna State, with a specific focus on Igabi Local Government Area, and to offer practical recommendations to improve their economic resilience and safety.

Statement of the Problem

In recent years, the rise in banditry across northern Nigeria has posed many threats to lives, properties and the local economy. In Igabi Local Government Area (LGA) of Kaduna State, commercial vehicle riders have been affected by the insecurity caused by bandits. Incidents such as ambushes, vehicle hijackings, kidnappings for ransom, and road blockades by armed bandits groups have significantly disrupted transportation services, causing fear among drivers,

increased operational costs, and a decline in their daily income.

Despite the visibility of these challenges, there is limited empirical research specifically addressing the economic implications of banditry on commercial vehicle riders in Igabi L.G.A. of Kaduna State. Understanding how banditry affects the economic well-being of commercial vehicle riders is crucial in developing possible policy responses. This study seeks to fill this gap by exploring the financial losses, changes in transport patterns, and possible ways out.

Objectives of the Study

The main objective of this study is to examine the economic implication of banditry on commercial vehicle riders in Igabi Local Government Area of Kaduna State while the specific objectives are as follows:

1. To examine the relationship between banditry activities and commercial vehicle riders in Igabi Local Government Area of Kaduna State
2. To examine the economic losses incurred by commercial vehicle riders as a result of banditry activities in Igabi Local Government Area of Kaduna State

Research Questions

This study is guided by the following questions:

1. What is the relationship between banditry activities and commercial vehicle riders in Igabi Local Government Area of Kaduna State?
2. Was there any economic losses incurred by commercial vehicle riders as a result of banditry activities in Igabi Local Government Area of Kaduna State?

Research Assumptions

The research is guided by the following assumptions:

1. Banditry activities have a direct linkage on the operations of commercial vehicle riders in Igabi L.G.A. of Kaduna State.
2. Banditry activities have caused a measurable decline in the economy/ daily income of commercial vehicle riders in Igabi L.G.A of Kaduna State.

Literature Review

Banditry operations and it's dynamics

Banditry is activities undertaken by group of hoodlums mostly youth who seize economic benefits attached to the criminal acts as a driving factor leading them to confiscate properties

such as farm produce, cattle and even human being by the use of force and this eventually made innocent ones feel demoralized in terms of carrying out their daily economic activities.

Banditry is an outlaw acts undertaken by the group of miscreant persons who are marauders by their nature, mostly found in villages and utilized bushes, forest and mountains as their domiciles. This group of people use violence, force and offensive weapons in carrying out their operations (Shalangwa, 2013). The bandits according to Gadzama (2018) are dynamics because some of them specialized on cattle and livestock rustling and Rufai, (2021) agreed with the opinion above and added that, these bandits loot properties by force and maintain inaccessible and difficult terrain to avoid detection and by the way of their operation, they cattle rustle, kidnap and raid villages and markets using AK47.

It is interesting to note that, some bandits are only recruited to provide useful information to the real bandits while some of them are to provide logistic support. There were women among them who were turned to sex machines and were with the bandits just to satisfy their sexual desires and get the money as benefit (Abdul-azizet al, 2021). One should not also forget that there were some that specialized in supplying heavy weapons to the bandits

as part of their contribution to get their monetary shares. The dynamisms and operational pattern of banditry operation in Kaduna state according to Abubakar (2022) include; farm produce stealing, silos burning, cattle rustling, markets and village raid, high way robbery and abduction for ransom among others.

Economic Hardship

Economic hardship is the inability of individuals and households to meet their basic and necessary needs including housing, food, healthcare and education to mention but few due to decreased in daily income. This may be attributed to insufficient income, inflation and insecurity among others. It often reflects broader macroeconomic challenges and is intensified in areas facing conflict or instability. In the Nigerian context, economic hardship has worsened due to a combination of rising inflation, high unemployment, and pervasive insecurity (Adebayo & Obot, 2022). The National Bureau of Statistics (NBS, 2023) reported that over 63% of Nigerians are multidimensionally poor, with a significant concentration in northern states such as Kaduna, where violent conflict further restricts economic activities. Prolonged economic hardship contributes to a decline in productivity and quality of life, especially for vulnerable and informal sector workers (Olayemi, 2021).

Conflict-induced displacement and insecurity have become major contributors to economic hardship, especially in regions affected by banditry and insurgency. Banditry disrupts markets, displaces farmers, and cuts off transportation links, thereby limiting the availability of food and increasing living costs (Ibrahim & Abubakar, 2023). Insecurity also leads to increased transportation costs due to the risk of robbery and kidnapping, forcing many to either abandon routes or increase fares, which negatively affects the general public and local economies. Furthermore, economic hardship significantly impacts mental well-being. Studies show that individuals experiencing chronic financial stress are more likely to suffer from depression, anxiety, and social withdrawal (Adams et al., 2021). These effects are particularly evident in low-income communities that depend heavily on informal economic activities, which are easily disrupted by insecurity or policy instability.

Commercial vehicles

Commercial vehicles play a crucial role in the economic and social development of both urban and rural societies. In Nigeria and many other developing countries, they serve as a backbone for mobility, logistics, and income generation, particularly for individuals

engaged in the informal economy. These vehicles include taxis, buses, tricycles (keke), and motorcycles (okada), which are used primarily for the transportation of passengers and goods. Commercial vehicles address the mobility needs of the majority, especially in areas where public transport systems are underdeveloped or nonexistent. According to Ajibola and Lawal (2020), the increasing demand for flexible and affordable transportation services has made informal commercial transport systems more prominent in Nigerian cities. These vehicles fill the gap left by formal transport systems and offer door-to-door services that are often unavailable through public transit.

Furthermore, in regions like northern Nigeria, commercial vehicles serve as a key source of employment for young people and migrants, helping to reduce poverty levels (Yusuf & Suleiman, 2023). However, their contribution is often overlooked in formal urban planning policies, leaving operators exposed to regulatory challenges and enforcement issues. Operators of commercial vehicles face numerous operational challenges. These include poor road infrastructure, fluctuating fuel prices, police extortion, high maintenance costs, and insecurity (Akinola, 2021). Many drivers work without insurance or legal protections and are frequently subjected to multiple forms of taxation and harassment by law enforcement agencies.

Insecurity is a growing concern, particularly in areas affected by banditry and insurgency. Musa and Abdullahi (2022) report that drivers operating in Igabi and Giwa Local Government Areas of Kaduna State frequently face threats of robbery, kidnapping, and violence, which significantly disrupt their work schedules and reduce income. Commercial vehicle operations contribute significantly to the local and national economy. They facilitate trade, support the movement of goods from rural to urban areas, and provide income for millions of drivers, conductors, and vehicle owners. In rural communities, commercial vehicles help connect remote areas to larger markets, enabling agricultural and small-scale producers to sell their goods (Ibrahim & Abubakar, 2023).

Despite their economic importance, the sector remains largely informal, with minimal government support. Efforts to regulate or formalize the sector often face resistance due to inadequate stakeholder engagement and the fear of losing livelihoods among operators (Adedayo & Ogunbiyi, 2022). Scholars argue that any attempt to reform the transport sector must include commercial vehicle operators as active stakeholders. Urban transport planning should be inclusive and designed to accommodate the realities of informal transport systems (Ajibola & Lawal, 2020). There is also a growing need for improved safety

standards, access to financing for vehicle maintenance, and capacity-building programs for drivers.

Commercial Vehicle Riders in Nigeria

Commercial vehicle riders including taxi drivers, motorcycle (okada) riders, tricycle (keke) operators, and bus drivers are critical actors in Nigeria's informal transportation sector. They provide affordable mobility services to the majority of the population, especially in urban and semi-urban areas. However, their operations are deeply affected by economic, social, and security factors.

The sector is largely unregulated, which exposes riders to various vulnerabilities such as price volatility in fuel, police extortion, road accidents, and security threats (Ajibola & Lawal, 2020). In northern Nigeria, and particularly in Kaduna State, the rise in banditry has had a direct impact on the activities of commercial vehicle operators. Routes previously deemed safe are now dangerous due to frequent attacks, leading many riders to avoid certain areas or suspend operations altogether (Yusuf & Suleiman, 2023).

Moreover, commercial riders face economic strain due to rising costs of vehicle maintenance, fuel, and extortion from multiple agencies.

These challenges are intensified by the insecurity that forces them to take longer or less profitable routes (Akinola, 2021). The fear of being kidnapped or robbed has caused some operators to abandon their jobs, leading to loss of income and further economic instability for their families.

According to Musa and Abdullahi (2022), commercial riders in conflict-prone areas like Igabi Local Government often become targets or victims of bandit attacks, especially when transporting goods or passengers through rural roads. This exposure has increased operational risks and forced many riders to either migrate, quit, or operate only during the daytime, thereby reducing their income potential.

Methodology

This study adopted a quantitative research design. It gathered structured, and measurable data from a defined and given population of commercial vehicle riders. A descriptive survey method was employed through which the researcher collected numerical data and performed statistical analysis from the data generated from the field.

The target population of this study were commercial vehicle riders selected within the study area. They were categorized into four groups: Keke (tricycle) riders, bus drivers, taxi drivers, and motorcycle

riders respectively. A total number of 100 structured questionnaires were initially distributed using a purposive sampling technique. This enabled the selection of respondents directly from the commercial transport riders. However, only 88 questionnaires were completed and returned safely which represents 88% of the total responses while the remaining 12 were not returned.

Data were collected using a structured questionnaire with closed-ended questions. The instrument used was designed to capture demographic, operational, and perceptions of the respondents in line with the study objectives. All the questions asked were simple, straight forward and clear and at the same time has been tested to ensure they could be easily understood by participants from different educational backgrounds.

To validate the data, experts and scholars in the fields of transportation and social sciences reviewed the questionnaire where their input led to necessary adjustments. However, questionnaires were distributed directly to respondents at various transport hubs and motor parks and the researcher maintained ethical standards by ensuring confidentiality and allowing respondents the option to decline or withdraw. Out of 100 distributed questionnaires, 88 were valid and used for analysis using descriptive statistics, including frequency distribution and tabulation.

These methods allowed for clear representation of the data and facilitated the interpretation.

The Theoretical Framework

This research work adopted frustration aggression theory as its theoretical framework. The theory of frustration aggression was introduced by scholars such as John Dollard, Neal Miller, Leonard Doob, Orval Mowrer and Robert Sears in 1939, 1941 and 1969 respectively. The basic tenet and assumption of this theory is that, when a chance of attaining a goal by a person or group is blocked by another person or group will lead to frustration and that, when there is frustration, it leads to aggression by the frustrated person/group. This simply signifies that, frustration creates a room for such frustrated group to respond in aggrieved way and manner and their responses in aggrieve way will cause violence. To Dollard and his associates see frustration as a situation which exists when a goal is interrupted by interference while aggression is seen as a violent action resulted from goal interruption.

Data Analysis and Interpretation

The data presented, analysed and interpreted below were generated using questionnaire administration in which 100 questionnaires were administered and in which only 88 were returned.

| TABLE 01: RESPONDENTS PERCEPTION ON SEX | | |
|---|-------------|-------------|
| RESPONSES | RESPONDENTS | PERCENTAGE |
| Male | 8 | 8 |
| Female | 0 | 0% |
| Total | 88 | 100% |
| TABLE 02: RESPONDENTS PERCEPTION ON AGES | | |
| RESPONSES | RESPONDENTS | PERCENTAGE |
| 18-30 | 55 | 63 |
| 31-40 | 23 | 26 |
| 41-above | 10 | 11 |
| Total | 88 | 100 |
| TABLE 03: RESPONDENTS PERCEPTION ON MARITAL STATUS | | |
| RESPONSES | RESPONDENTS | PERCENTAGE |
| Married | 48 | 54.5 |
| Single | 29 | 32.9 |
| Divorce | 11 | 12.5 |
| Total | 88 | 100 |

TABLE 04: RESPONDENTS PERCEPTION ON QUALIFICATION

| RESPONSES | RESPONDENTS | PERCENTAGE |
|--------------|-------------|-------------|
| Primary | 0 | 0.00 |
| Post primary | 24 | 27.2 |
| Secondary | 51 | 65.38 |
| Graduate | 13 | 16.66 |
| Total | 88 | 100% |

TABLE 05: RESPONDENTS VIEW ON THE RELATIONSHIP BETWEEN BANDITRY AND COMMERCIAL VEHICLE RIDERS IN IGABI L.G.A

| RESPONSES | RESPONDENTS | PERCENTAGE |
|--------------|-------------|------------|
| Yes | 88 | 100 |
| No | 0 | 0 |
| Total | 88 | 100 |

TABLE 06: RESPONDENTS VIEW ON THE NUMBER OF YEARS SPENT ON COMMERCIAL VEHICLE RIDING BUSINESS

| RESPONSES | RESPONDENTS | PERCENTAGE |
|-------------------|-------------|------------|
| 0-5 years | 43 | 48.8 |
| 6 and above years | 25 | 57.69 |
| Total | 88 | 100 |

TABLE 07: RESPONDENTS PERCEPTION ON WHETHER BANDITRY HAS AFFECTED THEIR BUSINESS OR NOT

| RESPONSES | RESPONDENTS | PERCENTAGE |
|--|-------------|------------|
| Banditry did not affected my business | 0 | 0.00 |
| Banditry has affected my business negatively | 88 | 100 |
| Total | 88 | 100 |

TABLE 08: RESPONDENTS PERCEPTION ON THEIR DAILY EARNING AVERAGELY AFTER EXPENSES BEFORE THE ACTIVITIES OF BANDITRY AFFECTED THEIR BUSINESS

| RESPONSES | RESPONDENTS | PERCENTAGE |
|-----------------|-------------|------------|
| N100-N2000 | 39 | 44.3 |
| N2100 and above | 49 | 62.82 |
| Total | 88 | 100 |

TABLE 09: RESPONDENTS VIEW ON ECONOMIC LOSSES/DECLINED IN DAILY INCOME INCURRED

| RESPONSES | RESPONDENTS | PERCENTAGE |
|---|-------------|------------|
| Passenger's turnout, trip cancellations and road diversions had caused declined in our daily income | 64 | 72.7 |
| My income remains constant and has not reduced | 24 | 30.76 |
| Total | 88 | 100 |

Source: FieldSurvey,2025.

Table one (1) above shows that, 100% of the respondents were male while 0% of the respondents were female. This signifies that, male constituted the majority of the drivers of the commercial vehicles in the sampled areas while there were 0% female drivers.

The table 02 above shows that, 63% of the respondents were within the bracket age of 18-30 years, 26% of the respondents were between the age bracket of 31-40 years and 11% of the respondents were in between the age of 41 and above. This shows that, the respondents between the bracket age of 18-30 responded to the questions more than any other categories.

The table 03 above shows that, 54.5% of the respondents were married and 32.9% of the respondents were single while 12.5% of the respondents were ones married but now divorced. This shows that, married category among the respondents were the majority.

The table 04 above shows that, 0.00% of the respondents were primary school holders, 27.2% of the respondents were post primary school holders while 65.38% of the respondents were secondary school holders and 16.66% of the respondents were graduates. This shows that, majority of the respondents were secondary school certificate holders.

The table 05 above shows that, 100% of the respondents believed that there is relationship between banditry activities and commercial vehicle riding in outskirt Kaduna State with a focus on Igabi LGA while 0.0% believe that banditry activities has no relations with commercial vehicle riding. Therefore, majority of the responses believed with this relationship and therefore they constitute the majority of the responses.

The table 06 above shows that, 43% of the respondents responded that they spent 0-5 years in commercial vehicle riding business while 57.69% of the respondents responded that they were into commercial vehicle riding business for more than six (6) years. This shows that, majority of them have spent 6 and above years in the business of commercial vehicle riding in Igabi Local Government Area of Kaduna State.

The table 07 above shows that, 0.00% of the respondents answered that, banditry did not affect their business while 100% of the respondents responded that banditry has negatively affected their business. This simply means that, all of the commercial vehicle businesses had been affected by the banditry activities.

The table 08 above shows that, 44.3% of the respondents responded that, they earned from N100-N2000 while 62.82% of the respondents earned between

N2100 and above daily with their commercial vehicles before the banditry resurfaced within the state. This simply signifies that, those that earned much superseded those that earned less.

The table 9 above shows that, 72.7% of the respondents' earning had reduced due to passenger's turnout, trip cancellations and road diversions among others while 30.76% of the respondents responded that their earnings had not reduced at all. This simply signifies that, the level of earning of commercial vehicle riders has reduced to some levels

Major Findings

The study revealed several significant economic impacts of banditry on commercial vehicle riders in Igabi Local Government Area of Kaduna State as follows:

1. The study discovered that there is relationship between banditry and commercial vehicle riders in Igabi Local Government Area of Kaduna State as the vehicle riders experienced frequent attacks on them and their vehicles on daily basis by the bandits
2. It was discovered that, many drivers reported a sharp decline in their daily income due to fewer trips, reduced passenger turnout, delays, cancellations and complete suspension of operations on certain routes

among others.

Recommendations

In response to the findings above, the study recommends the following:

1. Since it has established that there is relationship between banditry and commercial vehicle riders through daily attacks on them and their vehicles mostly on nights, these riders should organize themselves into convoys when traveling through high-risk routes, avoid night traveling, and collaborate with vigilante groups, hunters and formal securities like the police, soldiers etc. for escorts and real-time security updates.
2. Since it was discovered that, many drivers were reported a sharp decline in their daily income due to fewer trips, reduced passenger turnout, delays, cancellations and complete suspension of operations on certain routes among others, there is need for all encompassing strategies by providing skill acquisition training for drivers as substitute, government should support drivers with access to microcredit, introduce relief or support programs such as subsidizing fuel, and providing grants to reduce the economic burden on affected drivers.

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